

# White



# Paper

## RETROGRAPHIC “THE WHITE PAPER”

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# Introduction

Crypto Guy Inc RETRO undertook a research project in year 2022 to understand how blockchain works, Hence the very founders of the world-famous record label company for electronic dance music i.e Muhammad Affan & Magdalen Silvestra initiated their very own token known as RETRO which is backed by their very record label companies known as Equinox Recordings & VERSE. During the creation of this project many other entrepreneurs and role players in the life of the very co-founder of RETRO Muhammad Affan got influenced and shared amazing ideas to populate the BPO world with an entrepreneur such as Steve Cloward who is also a motivational coach with his very own podcast known as Life After Addiction & Indictment. RETRO is backed by the electronic music industry & business process outsourcing centres around the globe.

## 1. Retro Mission Statement

RETRO is confident & in full power to remodel the music industry & the bpo world along the lines of the blockchain technology. The company is highly dedicated and motivated in streamlining the much lethargically tabulated decorum in the blockchain world.

## 2. What Retro Sees?

Retro believes that adaptation & evolving according to the trend is as important as water for survival. The opportunities available through the Blockchain technology are quite straight forward & is the way forward. We, in years to pass see RETRO as the biggest platform in the music & bpo industry being the first to raise the flag on the blockchain network, Retro believes that every artist who is a talented music producer, singer, DJ or artist of any nature to be given the chance to grow which they do not have due to the lack of funding or perhaps are left behind due to unprofessional record companies.

## 3. The Big Idea!

Underground musicians have quite much stayed behind the curtains for a long period of time, where either their record have not been heard of or perhaps didn't receive the

support or reach that it deserved. RETRO is the introduction of the next generation of the record label business where each art will be paid off in lifetime royalties in tokens / coins per releases and the extraordinary talent will be featured across the block chain with their very own NFT releases.

Enough for the musicians, Now let me show you how the BPO industry is to take advantage from the RETRO coin. Originally the call centre companies are paid with commissions per sale or end up receiving positive feedback from their customers. Through the RETRO technology this industry will be able to get their funding on the number of customers they receive and as per the number of data that has been generated on daily basis. In other words, data pooling.

## 4. What Is the Purpose?

RETRO believes that every artist is blessed with great skills & talent and some of them have to the core dedication for their passion to transform their ideas to great records. To provide a push to such creative and talented minds, RETRO has come up with a unique combination. A blockchain based record business platform to connect the ideas with the investors who are ready to put their trust in outstanding sounding records that are lacking especially when less of public relations are involved. All artists are dealt with personally by our management and kept informed of all the stages of progress of their releases. Many musicians love to release on our platform and feel they are very much part of the family. Producers can keep their own styles and ideas and we never try to make them change tracks to suit label agenda. They are also free to master their tracks in the style that they prefer. We do not make any charges for promotion, artwork etc. so that artists never start by actually owing us money. We design beautiful individual artwork to suit every release. We spend a lot of time and effort to promote each release posting feedback every day and any radio plays we find before and for many years after the release.

We only signs music our management personally likes so all releases chosen from love of the music and not from how much profit they will make for the label.

Artists are signed for their music regardless of their gender, age, appearance, or nationality.

The vision of RETRO is to help support and promote the releases of highly talented musicians around the world with the best marketing & radio airplays around the world.

RETRO is open for stake holders to present their proposals on the platform to acquire funds. Our team of dedicated attention will look through all offers available. All stake holders will have the right to decide our release schedules and will also have the right to present wonderful collaborations with various artists around the world. This also includes featuring mainstream artists with new upcoming artists.

## 5. Metaphysics

RETRO is the first ever cryptocurrency platform for musicians around the world which is launched by the founder of Equinox Recordings i.e Mr. Muhammad Affan which is also the very first record label of Pakistan to sign electronic music talent in Pakistan and around the globe later with high support from the world top 10 DJs. Mr. Muhammad Affan is also known for his efforts to create and sell the business idea in Pakistan known as Mechano which is currently followed by various independent mobile application firm for a one button call home services for daily problems such as cleaning, electricity repairs, plumbing & more.

Mr. Muhammad Affan has been supporting and promoting musical artists since the age of 17 around the world under his own record label umbrella known as Equinox Recordings which was later expanded in to 5 record label companies around the world i.e Ternary Recordings (Turkey), VERSE (United Kingdom), TFL Records (Lebanon), Solstice Recordings (Bulgaria) & Synchronized Music (Jordan). The idea for creating the record label company came from when there were tons of artists with immense talent around the globe and were let down by bigger record companies around the world due to lack of resourcefulness. To enlighten the industry Mr. Muhammad Affan started a record label business that signed artists around the world & presented them to various platforms such iTunes, Beatport, Rhapsody, Amazon Music and much more.

Mr. Muhammad Affan arranged various events for promotions of various releases from all the artists on the record label which also includes the radio show known as EPRC which was Electronic Pakistan Radio Club (2009). He has given one to one coaching sessions to artists around the world with outstanding results on their records. Think about it, a guy sitting all day in his bedroom studio producing music, signing artists, releasing music & getting air played at one of the biggest festivals of the world and the largest radio shows of electronic music only at the age of 19.

The efforts that are put together in RETRO is wholly solely to help, support & expand the artist & data mining communities around the world.

## 6. Retrographic Solutions

Having identified the key issues, the RETRO founders are solving these five problems by developing an integrated record label / data mining business of blockchain-driven solutions.

1. Integrated global platform RETROS's all-inclusive platform connects a network of participants who can then engage in record label business, no matter their location, thanks to RETROS native currency, RTO. The platform works across operating systems (Web, Android, iOS) and enables a user-friendly payment, investment and crypto-holding solution. The platform encompasses select money-can't-buy experiences, alongside a raft of innovative blockchain solutions, so that RETRO can provide artists with the ability to create and access a premium lifestyle.

Clients also have the ability to manage transactions and investments — as well as make on-demand requests — in a single secure environment.

2. Real use cases and dedicated strategy for RTO is a useful, reliable, and sustainable currency, positioned at the heart of the Retro platform. Whether it's used by consumers to pay for goods or partners to receive remuneration for a good or service, every participant in the RETRO ecosystem can interact (in varying degrees) with RTO. Moreover, by using RTO in the RETRO ecosystem, users can expect to receive RTO-based cashback, rewards or discounts, as well as generating more rewards when paying with RTO as part of the RETRO Tier Program.

3. Improving operational efficiency with smart contracts RETRO has technology collaborations that strengthen our overall offering. One example is our partnership with Ethereum: widely considered as the most successful smart contract platform available, enabling near-instant payments, higher scalability and the ability to process thousands of transactions per second. The smart contract technology of Ethereum allows RETRO to introduce major efficiencies for businesses operating on our network, which means we can collectively improve the efficiency, accuracy and speed of our partners' operations.

4. Licencing technology via Blockchain-as-a-Service RETRO is a global ecosystem, capable of serving users everywhere. The platform can become an all-in-one business solution that makes a difference on any businesses' balance sheet as companies throughout the world embrace the blockchain revolution. RETRO's unique BaaS solution includes new ways for companies to boost revenues; the means for making old-world processes fit for the new economy; methods for driving internal efficiencies with blockchain technology — as well to spearhead change.

## 7. Smart Contracts

Smart contracts an essential opportunity for increasing efficiency in our ecosystem is the deployment of bespoke smart contracts. In essence, smart contracts are lines of code that are stored on a blockchain, which execute automatically when predetermined conditions are met. The benefits of smart contracts are very significant in business as they help enforce an agreement in which all participants can be certain of the outcome.

Smart contracts can be used as a transaction gateway protocol within an automated payment procedure and, if implemented correctly, they enable various benefits — including Savings and efficiency Smart contracts remove the need for intermediaries as parties can trust the openly available ledger, with the technology executing the transaction.

As such, the additional layer of verification by a 3rd -party is no longer required and so the associated fees are saved. Beyond cost reductions, smart contracts offer the potential to reduce the time taken to process both documents and information. Autonomy Smart contracts eliminate the need for a 3rd -party intermediary or facilitator, essentially giving the parties full control of any agreement.

A smart contract can be used on its own, but it can also be implemented in combination with other smart contracts that are triggered upon successful completion of the preceding smart contract: this creates the potential for an ecosystem running on smart contracts in an entirely autonomous way. The introduction of a smart contract solution would improve this process no-end by eliminating nearly all the steps with a pre-programmed agreement.

## 8. Retro Products

Retro offers a suite of products that give users a variety of ways to maximize the value they get from the platform. The products are interconnected to create an ecosystem that powers a next-generation economy. RETRO's secondary focus is on building products that make cryptocurrency as accessible as possible for as broad a user base as possible. With the above in mind, we have built a product set with mass-market appeal.

## 9. CryptoGuy

CryptoGuy is a curated marketplace where users can source, browse, and book money-can't-buy experiences, goods or services from across the globe. It forms a collection of categories across segments, so users can find precisely what they love alongside several unexpected, yet exclusive goings-on. The CryptoGuy comprises experiences that span categories including Air, Water, Earth, and Fire.

While products and services comprise a mix of specially sourced Art, Collectibles, Data, and an array of miscellany, also known as Hidden Gems. See below for select offerings that could be available in CryptoGuy:

- Purchase of Tether at better Exchange Rates
- 93% Accurate Cryptographic Signals for Spot & Future Trades
- 24/7 days a week auto trading bot
- Customized NFT Development
- Cloud Compute Mining Solutions for Various Alt Coins.

## 10. Retro Staking Program

RETRO offers an in-house staking program that rewards participants up to 6.5% per year for holding a balance of RTO in their staking wallet. Participants receive rewards

for the staked RTO balance on a variable cycle — typically within a few days of the first of the month — and are free to withdraw their funds at any moment they choose.

The RTO Staking Program works as a web application. As such, it forms part of the app experience, as well as being available as a standalone service across devices and operating systems, with dedicated cold-storage and multi-signature protection ensuring maximum security.

## 11. How Retro staking works

Retro designed its staking program to be simple and accessible for all. Users require next-to-no technical knowledge to start staking, which effectively means anyone can stake a balance of RTO to earn rewards. To start staking, participants simply have to:

1. Sign up to the Retro Dashboard
2. Start staking automatically with a deposit of RTO (no minimum, no lock-up)
3. Stop staking and withdraw at any time The simplicity of the system is rare for the sector.

As such, it can help drive mass adoption of cryptocurrency by giving users a straightforward on-ramp via an easy-to-use interface — in doing so, staking makes digital currency accessible to all.

## 12. Retro Card

Currency only becomes useful when it becomes spendable. The Retro Card makes that happen. Moreover, it's one of the only cards that lets users spend a cryptocurrency directly (rather than first converting it to Bitcoin for a fee, before a user can spend). The Retro Card represents a simplified debit card with membership benefits, offering access to a unique lifestyle that includes exclusive, money-can't-buy experiences, as well as automated cashback for spending within the Retro ecosystem. The Retro card stands alone thanks to three core benefits:

- Buy anything with RTO, anywhere in the world
- Receive cashback on every purchase
- Be part of the Retro community



## 13. Growth Program

The Growth Program incentivizes users to become active in the Retro community, spread a positive message, and receive rewards for their efforts. Users can enroll automatically: all that is required is they sign up to the Retro platform. Retro then offers generous bonuses — with rewards increasing in proportion to the value created by each user. Users can earn rewards automatically by performing a selection of tasks, including (but not limited to):

- Following social media channels
- Liking articles or sharing on social media
- Referring new users of the platform
- Writing articles related to Retro
- Growing Retro by sourcing new partners
- Talking about Retro to grow the user base Retro has committed a pool of 1,000,000 RTO to reward Growth Program participants for relevant activities — the pool may increase over time or when the initial amount has been distributed.

## 14. The Retro Coin

(RTO) RTO is an ERC-20 coin. ERC-20 coins are used on the Ethereum blockchain. They follow a list of standards so that they can be shared or exchanged for other coins on global exchanges or stored in an Ethereum-compatible crypto-wallet (read more here). Ethereum-based tokens are hence some of the most accessible and applicable cryptocurrencies that exist today.

Contract:	0xB6430629123Dc44d4Bf580371e2ABB12901D8F28
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Hash	0x2bc855683ae6f7b9089a5a889860e80ae7f763fd0a2b01298521bcaec897eb85
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## 15. Coin basics

RTO is live on the Ethereum blockchain, with a total supply of 210,923,549 RTO.

- RTO uses industry-leading blockchain architecture
- Created/killed several smart contracts for direct research purpose (burn/pair/swap)
- Built a customized and proprietary mineable coin architecture from scratch
- Implemented pairing/swapping capabilities
- Developed using Solidity (the programming language used to code Ethereum)

- Developed to be compatible with all ETH wallets (such as MyEtherWallet, Mist and Metamask)
  - Developed to comply with the ERC-20 standard, which guarantees the compatibility of the coin with 3rd -party services and ensures ease of integration
- 5.1.1 Ethereum Blockchain Ethereum is a blockchain protocol – powered by the native cryptocurrency Ether (ETH) – which operates as a smart contract platform and decentralized operating system. The Ethereum software is intended for the deployment of large-scale decentralized applications through a decentralized autonomous corporation model. More specifically, Ethereum introduces a new blockchain architecture designed to enable vertical and horizontal scaling of decentralized applications (dApps).

A dApp is essentially an application that runs its backend code on a decentralized peer-to-peer network — in contrast to a standard app where the backend code runs on centralized servers. This results in a technology with a blockchain architecture that has the potential to scale up to millions of transactions per second, significantly reduce user fees, and allow fast and easy deployment and maintenance of dApps.

## 16. Why build on Ethereum?

The Ethereum platform was designed to solve inefficiencies and meet all requirements for improving the speed of developing and deploying dApps. Moreover, the Ethereum platform provides many benefits for Retro and other companies, including Support of industrial-scale applications

21 In order for Retro to operate on a global scale equivalent to eBay, Uber, AirBnB, or Facebook, the platform requires blockchain technology capable of handling millions of active daily users. The Ethereum software has the potential to handle and support many user requests and reach industrial-scale user bases. This is a key advantage for the development of Retro as this enables handling millions of requests and daily transactions generated on the platform. Low latency Retro aims to introduce an excellent user experience, which requires timely and reliable feedback to users while using the application.

Typically, users demand reliable feedback with a delay of no more than a few seconds as longer delays make the solution less competitive with traditional solutions. As the Ethereum software supports and prioritizes low latency of transactions on the platform it makes it perfectly suitable for the use cases of Retro. Consistent performance with high workloads A key characteristic of highly scalable decentralized applications is the capability of division of work capacity across numerous nodes and processing units.

The handling of high workloads is of paramount importance Retro envisions to bring its solutions to a global scale with millions of daily users. The Ethereum platform enables efficient, enhanced parallel performance to handle the dApp workload, which is an essential characteristic for developing Retro. Cost efficiency Within the Ethereum platform, application developers have the flexibility to offer users free services; users should not have to pay in order to use the platform or benefit from its

services. Hence, the free-to-use policy of the blockchain platform is also a potential catalyst for widespread adoption and user growth.

This allows Retro to have a low-cost and efficient way of operating the platform and creates several opportunities for effective monetization strategies. Easy upgrades and bug recovery Businesses that are developing blockchain-based applications require the flexibility to enhance their applications with new features and upgrades, this is especially relevant for Retro as an innovator in the luxury industry. The software of Ethereum supports ongoing development and provides the flexibility that Retro requires for e.g. smart-contract code versioning and adding new features to existing dApps.

## 17. Coin functions

RTO is an intrinsic element in Retro's business model as the coin plays a central role in our ecosystem. In general, a large part of the business model of Retro is estimated to consist of generating payments, transaction fees and commission fees. Hence, the daily use of the platform is expected to generate a continuous flow of transactions between several different parties. <sup>22</sup> The flow of transactions is designed to be settled with the RTO coin in a fast, secure and efficient manner.

More specifically, the RTO coin is powered by the blockchain technology of Ethereum to enable high efficiency and security of executing a high volume of transactions.

Thus, the RTO coin is used to settle, e.g. transaction fees, commission fees, deposits and loyalty rewards, as well as the execution of smart contracts. In this way, all transaction flows between different parties in the ecosystem is coordinated and executed through predefined and customized smart contracts. In addition, the increase in efficiency allows Retro to offer highly competitive transaction fees and commission fees to members and partners, respectively.

## 18. Self-managed investment ecosystem

In-line with the broader Retro strategy, Retro Capital aims to offer a comprehensive ecosystem in which participants can carry out any investment-related activity they choose. To this end, Retro Capital has the necessary framework in place to coordinate the end-to-end tokenization of exclusive real-world assets, including:

- The legal framework necessary to issue digital shares (inc. administration & distribution)
- Full KYC and AML/CFT compliance across USA & Europe
- Dividend payouts, exchange access, and 24/7 trading opportunities

- Extensive reporting and settlement functionality Retro Capital offers investors the chance to build a truly diversified portfolio through investing in an entirely different asset class, while enjoying full deal transparency enabled by the blockchain infrastructure. On the other side, asset owners can release liquidity from an existing asset base, raise funds for further investment, or use the Retro app to drum up custom for an existing operation.

## 19. Old world meets new

The launch of Retro Capital marks a shift in the world of investing. It enables a much wider pool of assets to become available for investment, including unique and exclusive projects that were not accessible before without the network. Moreover, it allows individuals to participate in capital raising events, alongside institutions and funds. In combining the traditional world of finance with the progressive capabilities of blockchain technology, Retro Capital is creating a new status quo: a paradigm shift in which at some point in the future, there are no limits as to who can invest in what. Rather, if an asset has attractive ROI potential, then anyone can choose to invest. It is a more inclusive, open-minded, and open-ended approach to the world of finance — the precise qualities that Retro has stood for since the outset. For a full overview of the Retro Capital platform, refer to the associated Retro Capital White Paper.

## 20. Business model

Retro's business model is designed to generate constant and reliable revenue streams in order to consistently grow and expand the business. The company generates revenues in the following ways:

- Commission fees (per successful transaction — partners)
- Setup fees (single fee incurred by new partners joining Retro)
- Advertisement fees (partners paying to promote their services and goods in the Retro platform — e.g. highlighting new products, promoting exclusive event/offers)
- Listing fees (on Retro Capital Digital Share Offerings)
- BaaS platform access fees (Retro Business partners)

## 21. Legal considerations, risks and disclaimer

IMPORTANT NOTICE: PROSPECTIVE SUBSCRIBERS SHOULD CAREFULLY READ THE WHOLE OF THIS WHITE PAPER, TOGETHER WITH THE "LEGAL CONSIDERATIONS, RISKS AND DISCLAIMERS" AVAILABLE ON [www.retrocoin.guyincorp.com](http://www.retrocoin.guyincorp.com).

WE RECOMMEND YOU CONSULT A LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S) OR EXPERTS FOR FURTHER GUIDANCE PRIOR TO PARTICIPATING IN THE RETRO LIMITED COIN SALE. YOU ARE STRONGLY ADVISED TO TAKE INDEPENDENT LEGAL ADVICE IN RESPECT OF THE LEGALITY IN YOUR JURISDICTION OF YOUR PARTICIPATION IN THE COIN PURCHASES. YOU SHOULD NOTE THAT YOUR ACKNOWLEDGMENT AND ACCEPTANCE OF THE COIN PURCHASES TERMS AND CONDITIONS REPRESENTS THAT YOU HAVE SOUGHT PRIOR INDEPENDENT LEGAL ADVICE.

Please note that this is a summary of the legal considerations, risks and disclaimers paper which can be found on [www.retrocoin.guyincorp.com](http://www.retrocoin.guyincorp.com) and which we advise you to read in full before:

- (i) making use of this White Paper and all information available on the website of Retro Limited (the "Company") at [www.retrocoin.guyincorp.com](http://www.retrocoin.guyincorp.com) (the "Website"; all the information in the White Paper and all information available on the Website hereinafter referred to as the "Available Information") and/or
- (ii) participating in the Company's coin purchases outlined in the Available Information (the "Coin purchases"). Any undefined capitalised terms below shall have the meaning set out in the "Legal Considerations, Risks and Disclaimers" paper. This summary should not be relied on in place of reading the "Legal Considerations, Risks and Disclaimers" paper in full. The "Legal Considerations, Risks and Disclaimers" paper, the full version of which was mentioned above, applies to the Available Information. The contents of the "Legal Considerations, Risks and Disclaimer" paper outlines the terms and conditions applicable to you in connection with
  - (i) your use of all Available Information; and/or
  - (ii) your participation in the Coin purchases, in each case in addition to any other terms and conditions that we may publish from time to time relating to the Coin purchases and the Available Information (such terms hereinafter referred to as the "Terms").

The information set forth in the "Legal Considerations, Risks and Disclaimers" paper may not be exhaustive and does not imply any elements of a contractual relationship. While we make every reasonable effort to ensure that all Available Information is accurate and up to date, such material in no way constitutes professional advice. Individuals intending to participate in the Coin purchases should seek independent professional advice prior to acting on any of the Available Information.

The Company does not recommend purchasing Coins for speculative investment purposes. Coins do not entitle you to any equity, governance, dividend, voting or similar right or entitlement in the Company or in any of its affiliated companies. Coins are sold as digital assets, like downloadable software, digital music and the like.

The Company does not recommend that you purchase Coins unless you have prior experience with cryptographic Coins, blockchain-based software and distributed ledger technology and unless you have taken independent professional advice.

Citizens, nationals, residents (tax or otherwise), green card holders and/or Restricted Persons of any Restricted Jurisdiction shall not process the Available Information and are prohibited from participating in the Coin purchases or the purchase of Coins or any such similar activity. In no event shall the Company or any current or former Company Representatives be liable for the Excluded Liability Matters. The Company does not make or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in the Available Information. You should carefully consider and evaluate each of the risk factors and all other information contained in the Terms before deciding to participate in the Coin purchases. Please refer to the full version of the “Legal considerations, risks and disclaimers” published on [www.retrocoin.guyincorp.com/disclaimer.pdf](http://www.retrocoin.guyincorp.com/disclaimer.pdf) to educate yourself regarding further legal disclaimers which govern this document.

## **22. Responsibility Statement**

The directors of Retro Limited have issued this white paper and have taken all reasonable care to ensure that the facts stated in this document are true and accurate in all material respects, and that there are no other facts the omission of which would make misleading any statement in the document, whether or facts or of opinion. The directors accept responsibility accordingly.

## **23. GDPR**

Personal data refers to any information that tells us something about you or that we can link to you. This includes your name, address, date of birth, e-mail address, IP address. You share personal information with us, for example when you: visit our website, complete a(n) (online) (application) form or contact us through one of our channels. All personal data which is received by us through our websites, portals and any other means shall be treated by Retro with due care. At all times Retro shall adhere to the strict obligations of the General Data Protection Regulation, the Data Protection Act and the Telecommunications Act. In accordance with applicable law Retro shall take

appropriate technical and organisational measures to ensure confidentiality and integrity of your personal data and the way this personal data will be processed. Retro shall only retain your personal data for as long as it is necessary for the purpose as initially required. After this period has lapsed Retro shall ensure your personal data will be deleted or erased

## **Note from Muhammad Affan,**

Retro Co-founder “Retro is building digital solutions that solve real-world problems related to currency, to finance, to how people enjoy their everyday lives. What we are building is an ecosystem spanning digital investments and digital luxuries: products that will alter expectations around what currency can do. After all, currency has moved from gold to paper — paper to a cashless society. Now, the world needs to turn truly digital, and our own currency RTO can make that happen. In doing so, Retro can unlock a wealth of opportunity for all.”